

**UNITED STATES BANKRUPTCY COURT
New Jersey**

IN RE: Daniel Guzman
Joanna Jerez

Case No.: 16-26834
Judge: RG

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: 1/29/2018

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney MG Initial Debtor: D G Initial Co-Debtor J J

Part 1: Payment and Length of Plan

a. The debtor paid in \$18,580.00 Monthly for 17 months to the Chapter 13 Trustee, and starting on February 2018 \$525.00 for approximately 43 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

<input checked="" type="checkbox"/>	Future Earnings
<input type="checkbox"/>	Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
 Description: _____
 Proposed date for completion: _____

☐ Refinance of real property:
 Description: _____
 Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
 Description: _____
 Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection	<input checked="" type="checkbox"/> NONE
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a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)
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a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Marie- Anne Greenberg	Trustee's administrative fees	Unknown
Goldman & Beslow LLC	Attorney's fees and costs	Unknown

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
 Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
First Niagra	2011 Nissan Versa	\$442..04		\$442.04	\$206.02
TD Bank	2011 Chrysler Town & Country	\$1346.66		\$1346.66	\$445.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Colonial Savings & Loan	19 High Street Wayne, NJ 07470 Passaic County	\$335,000.00	surrender in full satisfaction of the debt

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
		0.00

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J.

LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**
 The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Ch. 13 Standing Trustee Commissions**
- 2) **Other Administrative Claims including attorney's fees and costs**
- 3) **Priority Claims**
- 4) **Secured Claims**

- 5) Lease Arrearages
 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/29/2018.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
To surrender their home	To show surrender & reduce trustee payment

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>January 29, 2018</u>	<u>/s/ Mark Goldman, Esq.</u> Mark Goldman, Esq. 8019 Attorney for the Debtor
Date:	<u>January 29, 2018</u>	<u>/s/ Daniel Guzman</u> Daniel Guzman Debtor
Date:	<u>January 29, 2018</u>	<u>/s/ Joanna Jerez</u> Joanna Jerez Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date	<u>January 29, 2018</u>	<u>/s/ Mark Goldman, Esq.</u> Mark Goldman, Esq. 8019 Attorney for the Debtor
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I certify under penalty of perjury that the above is true.

Date:	<u>January 29, 2018</u>	<u>/s/ Daniel Guzman</u> Daniel Guzman Debtor
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Date: <u>January 29, 2018</u>	<u>/s/ Joanna Jerez</u> Joanna Jerez Joint Debtor
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Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daniel Guzman
 Joanna Jerez
 Debtors

Case No. 16-26834-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 87

Date Rcvd: Jan 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018.

db/jdb
 aty +Daniel Guzman, Joanna Jerez, 19 High Street, Wayne, NJ 07470-4714
 +Joshua I Goldman, KML Law Group P.C., 216 Haddon Ave., Ste. 406,
 Westmont, NJ 08108-2812
 cr +First Niagara Bank, N.A., Saldutti Law Group, 800 N. Kings Highway, Suite 300,
 Cherry Hill, NJ 08034-1511
 cr +TD Auto Finance LLC, C/O Schiller, Knapp, Lefkowitz & Hertz, 950 New Loudon Rd,
 Latham, NY 12110-2100
 516370868 +AMC A Collection Agency, 4 Westchester Plaza, Ste. 110, Elmsford, NY 10523-1615
 516370864 +Aa Action Collection, 29 Columbia Tpke Ste 303, Florham Park, NJ 07932-2240
 516370867 +Ambulatory Anesthesia Physicians, 2 Parkway Center, Pittsburgh, PA 15220-3510
 516370873 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
 516370904 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot, Processing Center, Des Moines, IA 50364-0500)
 516370870 +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
 516370871 +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 516370875 +Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30258,
 Salt Lake City, UT 84130-0258
 516439635 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 516370878 +Capital One Na, Po Box 26625, Richmond, VA 23261-6625
 516370877 +Capital One Na, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258
 516370879 Celantano, Stadtmauer & Walentowicz,, 1095 Route 46 East, P.O. Box 2594,
 Clifton, NJ 07015-2594
 516370882 +Children's Specialized Hospital, 150 New Providence Road, Mountainside, NJ 07092-2590
 516370881 Children's Specialized Hospital, PO Box 15391, Newark, NJ 07192-5391
 516370883 +Clara Maas Hospital, 1 Clara Maas Drive, Belleville, NJ 07109-3557
 516370887 +Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
 516370886 Comenity Bank/Victoria Secret, Po Box 18215, Columbus, OH 43218
 516370898 +Evergreen Emergency, 1 Bay Avenue, Montclair, NJ 07042-4837
 516370900 First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
 516370901 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 516370902 +Geneva Burns, 494 Broad Street, Newark, NJ 07102-3229
 516592058 +Hackensack Anesthesiology Associates, P.A., c/o Pressler and Pressler, LLP., 7 Entin Road,
 Parsippany NJ 07054-5020
 516370903 +Hackensack University Hospital, 30 Prospect Avenue, Hackensack, NJ 07601-1915
 516589553 +Imaging Subspecialist North Jersey, Attn: Americollect Inc., PO Box 1566,
 Manitowoc, WI 54221-1566
 516370905 +James & Annette Franklin, 175 Franklin Avenue # 201, Nutley, NJ 07110-2973
 516370906 +KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 516370910 +LCA Collections, P.O. Box 15519, Savannah, GA 31416-2219
 516370909 +Lab Corp, P.O. Box 2240, Burlington, NC 27216-2240
 516370911 +MCS Claim Services Inc., 123 Frost St, Suite 150, Westbury, NY 11590-5027
 516370912 +Meridian Bank, 92 Lancaster Ave, Devon, PA 19333-1378
 516370913 +Montclair Radiology, 1140 Bloomfield Avenue, Caldwell, NJ 07006-7126
 516602681 Montclair Radiology, Attn: CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
 516602686 Mountainside Hospital, Attn: CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
 516370919 +Progressive, c/o Credit Collection, 3550 E. Rosser Avenue, P.O. Box 778,
 Bismarck, ND 58502-0778
 516370920 +Quality Asset Recovery, 7 Foster Avenue, Gibbsboro, NJ 08026-1191
 516370921 Schacter Portney, LLC, 3490 US-1, Princeton, NJ 08540
 516370922 +Select Anesthesia, 1075 Kingwood Drive, Ste. 105, Kingwood, TX 77339-3000
 516370925 +St. Joseph Healthcare, 703 Main Street, Paterson, NJ 07503-2691
 516705321 +TD Auto Finance LLC, Trustee Payment Department, PO Box 16041, Lewiston, ME 04243-9523
 516459441 +TD Auto Finance LLC, 30 Montgomery St., Ste. 1205, Jersey City, NJ 07302-3835
 516698103 +TD Auto Finance LLC, Attn: Michael E. Blaine, 30 Montgomery St., Ste. 1205,
 Jersey City, NJ 07302-3835
 516370926 +Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
 516370927 The Valley Hospital, 223 North Van Dien Avenue, Ridgewood, NJ 07450-2736
 516370928 +Thrift Investment Corp, 720 King Georges Post Rd, Fords, NJ 08863-1985
 516370929 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 516370930 +Visa Dept Store National Bank, Po Box 8218, Mason, OH 45040-8218
 516370933 +Wells Fargo Education Financial Services, Po Box 84712, Sioux Falls, SD 57118-4712
 516370932 +Wells Fargo Education Financial Services, Wells Fargo Bank, Po Box 5185,
 Sioux Falls, SD 57117-5185

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 31 2018 22:50:31 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregron03.ne.ecf@usdoj.gov Jan 31 2018 22:50:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516370869 E-mail/Text: ebn@americollect.com Jan 31 2018 22:50:37 Americollect Inc, Po Box 1566,
 Manitowoc, WI 54221

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 87

Date Rcvd: Jan 31, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516559083 E-mail/PDF: resurgentbknnotifications@resurgent.com Jan 31 2018 22:56:19
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

516370876 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jan 31 2018 22:56:36
Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864

516370880 +E-mail/Text: bankruptcy@certifiedcollection.com Jan 31 2018 22:50:21 Certified Credit,
P.O. Box 336, Raritan, NJ 08869-0336

516370884 +E-mail/Text: bankruptcydesk@colonialsavings.com Jan 31 2018 22:50:50 Colonial Savings & Loa,
Attn Bankruptcy, 2626 W Freeway Bldg B, Fort Worth, TX 76102-7109

516370885 +E-mail/Text: bankruptcydesk@colonialsavings.com Jan 31 2018 22:50:50 Colonial Savings & Loa,
2600 West Fwy, Fort Worth, TX 76102-7109

516596670 +E-mail/Text: bankruptcydesk@colonialsavings.com Jan 31 2018 22:50:50 Colonial Savings F.A.,
2626 W FWY, Fort Worth, TX 76102-7109

516370888 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jan 31 2018 22:51:14
Credit Collections Svc, Po Box 773, Needham, MA 02494-0918

516370889 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jan 31 2018 22:51:14
Credit Collections Svc, Po Box 607, Norwood, MA 02062-0607

516370890 +E-mail/PDF: creditonebknnotifications@resurgent.com Jan 31 2018 22:56:19 Credit One Bank Na,
Po Box 98873, Las Vegas, NV 89193-8873

516370892 +E-mail/PDF: creditonebknnotifications@resurgent.com Jan 31 2018 22:56:33 Credit One Bank Na,
Po Box 98875, Las Vegas, NV 89193-8875

516370891 +E-mail/PDF: creditonebknnotifications@resurgent.com Jan 31 2018 22:56:18 Credit One Bank Na,
585 Pilot Road, Las Vegas, NV 89119-3619

516370894 E-mail/Text: mrdiscen@discover.com Jan 31 2018 22:49:53 Discover Financial, Po Box 15316,
Wilmington, DE 19850

516381192 E-mail/Text: mrdiscen@discover.com Jan 31 2018 22:49:53 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

516370893 +E-mail/Text: mrdiscen@discover.com Jan 31 2018 22:49:53 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025

516370896 +E-mail/Text: bankruptcies@escallate.com Jan 31 2018 22:49:50 Escallate LLC,
5200 Stoneham Rd, North Canton, OH 44720-1584

516370895 +E-mail/Text: bankruptcies@escallate.com Jan 31 2018 22:49:50 Escallate LLC,
Attn:Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584

516370897 +E-mail/Text: ebn@phoenixphysicians.com Jan 31 2018 22:50:39 Evergreen Emergency,
Solutions PC, P.O. Box 935175, Atlanta, GA 31193-5175

516370899 E-mail/Text: fnb.bk@fnfg.com Jan 31 2018 22:50:48 First Niagara Bank, 6950 S Transit Rd,
Lockport, NY 14094

516432112 E-mail/Text: fnb.bk@fnfg.com Jan 31 2018 22:50:48 First Niagara Bank, N.A.,
6950 South Transit Road, PO Box 514, Lockport NY 14095-0514

516370908 +E-mail/Text: bnckohlsnotices@becket-lee.com Jan 31 2018 22:49:58 Kohls/Capital One,
Po Box 3115, Milwaukee, WI 53201-3115

516370907 +E-mail/Text: bnckohlsnotices@becket-lee.com Jan 31 2018 22:49:58 Kohls/Capital One,
Po Box 3120, Milwaukee, WI 53201-3120

516553976 E-mail/PDF: resurgentbknnotifications@resurgent.com Jan 31 2018 22:56:34
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516370915 +E-mail/PDF: cbp@onemainfinancial.com Jan 31 2018 22:45:58 Onemain Financial/Citifinancial,
Po Box 499, Hanover, MD 21076-0499

516370914 +E-mail/PDF: cbp@onemainfinancial.com Jan 31 2018 22:45:58 Onemain Financial/Citifinancial,
6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198

516370916 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 31 2018 22:56:39
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541

516370918 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 31 2018 22:56:37
Portfolio Recovery Assoc., P.O. Box 12914, Norfolk, VA 23541

516594258 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 31 2018 22:56:54
Portfolio Recovery Associates, LLC, c/o One main Financial, POB 41067, Norfolk VA 23541

516586817 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 31 2018 23:07:46
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541

516370924 +E-mail/Text: bankruptcy@senexco.com Jan 31 2018 22:49:49 Senex Services Corp,
333 Founds Rd, Indianapolis, IN 46268

516370923 +E-mail/Text: bankruptcy@senexco.com Jan 31 2018 22:49:49 Senex Services Corp,
3333 Founders Rd, 2nd Floor, Indianaoplis, IN 46268

516370931 +E-mail/Text: collect@williamsalexander.com Jan 31 2018 22:50:17 Waassociates, Po Box 2148,
Wayne, NJ 07474-2148

516370934 +E-mail/Text: collect@williamsalexander.com Jan 31 2018 22:50:17
Williams Alexander & Associates, 1479 Route 23 South, Wayne, NJ 07470-7507

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516370872* +Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
516370865 ###+ACB Receivables Management, Po Box 350, Asbury Park, NJ 07712-0350
516370866 ###+ACB Receivables Management, 19 Main St, Asbury Park, NJ 07712-7012
516370874 ###+Capital One, Po Box 5253, Carol Stream, IL 60197-5253
516370917 ###+Portfolio Recovery, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 0, * 1, ## 4

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 87

Date Rcvd: Jan 31, 2018

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Colonial Savings F.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Clifford B. Frish on behalf of Joint Debtor Joanna Jerez yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Clifford B. Frish on behalf of Debtor Daniel Guzman yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
David G. Beslow on behalf of Joint Debtor Joanna Jerez yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
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TOTAL: 14